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INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶ : G06F 17/60		A1	(11) International Publication Number: WO 95/30199
			(43) International Publication Date: 9 November 1995 (09.11.95)
(21) International Application Number: PCT/US95/05243		(81) Designated States: AM, AT, AU, BB, BG, BR, BY, CA, CH, CN, CZ, DE, DK, EE, ES, FI, GB, GE, HU, JP, KE, KG, KP, KR, KZ, LK, LR, LT, LU, LV, MD, MG, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SI, SK, TJ, TT, UA, UZ, VN, European patent (AT, BE, CH, DE, DK, ES, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG), ARIPO patent (KE, MW, SD, SZ, UG).	
(22) International Filing Date: 26 April 1995 (26.04.95)			
(30) Priority Data: 08/234,998 29 April 1994 (29.04.94) US			
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(54) Title: METHOD AND APPARATUS FOR ELECTRONICALLY CLEARING AND PROCESSING BAR-CODED DISCOUNT COUPONS

(57) Abstract

A system for validating, redeeming and further processing discount coupons presented by customers in a retail store. After the coupons are scanned and validated in the store, the coupon data relating to coupon redemptions and attempted redemptions, together with data pertaining to each related sales transaction in which a coupon is presented, are stored in electronic form and transmitted periodically to a coupon processing center administered by an independent coupon processing agency. The paper coupons are counted only once, by the retailer, and then sorted and bundled for shipping to a central coupon audit center, where a selected percentage of the coupons are compared against the electronic coupon records. The coupon processing center handles billing of manufacturers that originated the coupons and payments to retailers who collected the coupons on behalf of the manufacturers. Additional manual counting steps, and the long delays and uncertainties associated with them, are avoided. Instead, timely bills and statements are generated, after possible adjustment for invalidated coupons detected at the coupon processing center or the coupon audit center. Reports generated at the coupon processing center may be based in part on additional coded data derived from suffix codes imprinted on the coupons. Suffix code data may also be used to trigger the printing of additional coupons in the store.

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